

EXHIBIT 1



1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521
O: 216-623-0000
F: 216-623-0190
Toll Free: 866-881-2400

September 29, 2023

To: Dajore Marks
3760 Broadmoor Dr
Beaumont, Tx 77707-2420

Javitch Block LLC
1100 Superior Avenue
Cleveland, OH 44114-2521
Phone: (800) 837-4601 from Monday
through Friday: 8am to 5pm EST
www.jblc.com

Reference: 2075089

Javitch Block LLC is a debt collector. We are trying to collect a debt that you owe to SYNCHRONY BANK; we will use any information you give us to help collect the debt.

Our information shows:

You had a Techron Advantage Visa Credit Card account with Synchrony Bank with account number *****4900.		
As of June 20, 2022, you owed		\$2,019.03
Between June 20, 2022 and today:		
You were charged this amount in interest:	+	\$0.00
You were charged this amount in fees:	+	\$0.00
You paid or were credited this amount toward the debt:	-	\$0.00
Total amount of the debt now:		\$2,019.03

How can you dispute the debt?

- **Call or write to us by November 08, 2023, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by November 08, 2023,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at <https://www.jblc.com/contact/cleveland>.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by November 08, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://www.jblc.com/contact/cleveland>.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Notice: See reverse for important information.

Mail this form to:

Javitch Block LLC
1100 Superior Avenue
Cleveland, OH 44114-2521

Dajore Marks
3760 Broadmoor Dr
Beaumont, Tx 77707-2420

How do you want to respond?

Check all that apply

☐ I want to dispute the debt because I think:

- ☐ This is not my debt
- ☐ The amount is wrong.
- ☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name and address of the original creditor.

☐ I enclosed this amount:

\$

Make your check payable to *Javitch Block LLC*. Include the reference number 2075089

☐ Quiero este formulario en español

IMPORTANT CONSUMER INFORMATION GENERALLY:

State specific disclosures provided below are not intended to imply that Javitch Block LLC engages in retail consumer debt collection activities in each state listed.

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

NOT ALL OUR EMPLOYEES ARE ATTORNEYS AND NOT ALL COMMUNICATIONS FROM US ARE FROM OUR ATTORNEYS. UNLESS YOU RECEIVED A COMMUNICATION FROM ONE OF OUR ATTORNEYS, THIS COMMUNICATION IS WITH US ACTING SOLELY AS DEBT COLLECTORS, NOT ATTORNEYS, REGARDING YOUR ACCOUNT.

WE ENDEAVOR TO PROVIDE YOU WITH ACCURATE FINANCIAL INFORMATION AT ALL TIMES AS OF THIS DATE, THE AMOUNT YOU OWE WILL BE DISPLAYED ON PAGE ONE OF THIS LETTER. BECAUSE COMPONENTS OF THE CURRENT BALANCE MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DAY YOU PAY MAY BE GREATER. HENCE, IF YOU PAY THE AMOUNT SHOWN ON PAGE ONE AND A COMPONENT AMOUNT OF THE CURRENT BALANCE CHANGES AFTER THIS DATE (E.G., INTEREST, IF APPLICABLE), AN ADJUSTMENT MAY BE NECESSARY AFTER WE RECEIVE YOUR CHECK, IN WHICH EVENT WE WILL INFORM YOU BEFORE DEPOSITING THE CHECK FOR COLLECTION. FOR FURTHER INFORMATION, WRITE US OR CALL US.

STATE SPECIFIC CONSUMER INFORMATION

CALIFORNIA RESIDENTS:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

COLORADO RESIDENTS:

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/>

MASSACHUSETTS RESIDENTS:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR. OUR TELEPHONE NUMBER IS (866)-881-2400. AND OUR OFFICE HOURS ARE MONDAY THROUGH FRIDAY 8AM-5PM (EASTERN TIME).

NEW YORK RESIDENTS:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: (1) Supplemental security income, (SSI); (2) Social security; (3) Public assistance (welfare); (4) Spousal support, maintenance (alimony) or child support; (5) Unemployment benefits; (6) Disability benefits; (7) Workers' compensation benefits; (8) Public or private pensions; (9) Veterans' benefits; (10) Federal student loans, federal student grants, and federal work study funds; and (11) Ninety percent of your wages or salary earned in the last 60 days.

NEW YORK CITY RESIDENTS:

This collection agency is licensed by the New York City Department of Consumer Affairs, License No. 1330441. PLEASE CONTACT JAMES OH WITH ANY QUESTIONS OR CONCERNS AT (866) 881-2400.

Javitch Block LLC does not provide language access services

TENNESSEE RESIDENTS:

JAVITCH BLOCK LLC is licensed by the collection service board of the department of commerce and insurance.

WASHINGTON RESIDENTS:

JAVITCH BLOCK LLC WASHINGTON LICENSE NUMBERS & LOCATIONS LISTED BELOW

602-132-663, 100 SUPERIOR AVE E FL 19, CLEVELAND OH 44114-2521